

Substitute for form 1449A&B/PTO			<b>Complete if Known</b> <b>Application Number</b> 10/025,092 <b>Filing Date</b> December 19, 2001 <b>First Named Inventor</b> Blagg, Lynn Holm <b>Art Unit</b> 3691 <b>Examiner Name</b> Olabode Akintola <b>Attorney Docket Number</b> 020375-022010US	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>				
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U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number <small>Number Kind Code<sup>2</sup> (optional)</small>	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-2001-0018679	08-30-2001	Lee	
	AB	US-2001-0032192	10-2001	Putta et al.	
	AC	US-2001-0034720	10-2001	Armes	
	AD	US-2001-0042785	11-01-2001	Walker et al.	
	AE	US-2001-0051923	12-2001	Kosuda	
	AF	US-2002-0138424	09-26-2002	Coyle	
	AG	US-2002-0156723	10-2002	Lilly et al.	
	AH	US-2003-008933	05-2003	McAlear	
	AI	US-2003-0115160	06-19-2003	Nowlin et al.	
	AJ	US-2004-0117302	06-01-2004	Weichert et al.	
	AK	US-2004-0148239	07-29-2004	Albee et al.	
	AL	US-2004-0158532	08-01-2004	Breck et al.	
	AM	US-2005-0154664	09-11-2003	Guy et al.	
	AN	US-4,679,191	07-07-1987	Nelson et al.	
	AO	US-4,816,653	03-1989	Anderl et al.	
	AP	US-4,918,602	04-1990	Bone et al.	
	AQ	US-5,121,945	06-1992	Thomson et al.	
	AR	US-5,155,342	10-13-1992	Urano	
	AS	US-5,191,522	03-1993	Bosco et al.	
	AT	US-5,339,392	08-16-1994	Risberg et al.	
	AU	US-5,410,684	04-25-1995	Ainsworth et al.	
	AV	US-5,457,305	10-1995	Akel et al.	
	AW	US-5,465,206	11-1995	Hilt et al.	
	AX	US-5,475,585	12-1995	Bush	
	AY	US-5,485,370	01-16-1996	Moss et al.	
	AZ	US-5,546,523	08-1996	Gatto	
	BA	US-5,560,005	09-24-1996	Hoover	
	BB	US-5,644,727	07-01-1997	Atkins	
	BC	US-5,648,906	07-01-1997	Amiripanahi	
	BD	US-5,649,118	07-1997	Carlisle et al.	
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				Application Number	10/025,092
				Filing Date	December 19, 2001
				First Named Inventor	Blagg, Lynn Holm
				Art Unit	3691
				Examiner Name	Olabode Akintola
Sheet	2	of	8	Attorney Docket Number	020375-022010US

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	BE	US-5,650,604	07-1997	Marcous et al.	
	BF	US-5,783,808	07-1998	Josephson	
	BG	US-5,802,511	09-01-1998	Kouchi et al.	
	BH	US-5,852,811	12-22-1998	Atkins	
	BI	US-5,873,072	02-1999	Kight et al.	
	BJ	US-5,875,437	02-1999	Atkins	
	BK	US-5,897,625	04-1999	Gustin et al.	
	BL	US-5,903,830	05-1999	Joao et al.	
	BM	US-5,937,391	08-1999	Ikeda et al.	
	BN	US-5,940,811	08-17-1999	Norris	
	BO	US-5,943,656	08-1999	Crooks et al.	
	BP	US-5,984,180	11-1999	Albrecht	
	BQ	US-5,999,624	12-1999	Hopkins	
	BR	US-6,009,415	12-1999	Shurting et al.	
	BS	US-6,012,048	01-2000	Gustin et al.	
	BT	US-6,018,718	01-2000	Walker et al.	
	BU	US-6,021,397	02-01-2000	Jones et al.	
	BV	US-6,035,285	03-2000	Schlect et al.	
	BW	US-6,081,790	06-2000	Rosen	
	BX	US-6,119,109	09-01-2000	Muratani et al.	
	BY	US-6,131,810	10-2000	Weiss et al.	
	BZ	US-6,138,107	10-24-2000	Elgamal	
	CA	US-6,266,364	05-2001	O'Neil	
	CB	US-6,292,789	09-18-2001	Schutzer	
	CC	US-6,324,524	11-2001	Lent et al.	
	CD	US-6,327,577	12-04-2001	Garrison et al.	
	CE	US-6,332,126	12-2001	Pierce et al.	
	CF	US-6,405,181	06-2000	Lent et al.	
	CG	US-6,623,415	09-23-2003	Gates et al.	
	CH	US-6,661,217	12-09-2003	Kimball et al.	
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				Art Unit	3691
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Sheet	3	of	8	Attorney Docket Number	020375-022010US

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	CI	US-6,779,319	08-24-2004	Smith et al.	
	CJ	US-6,802,500	10-12-2004	Bennett et al.	
	CK	US-6,865,547	03-2005	Brake et al.	
	CL	US-6,920,588	12-07-2004	Stoutenburg et al.	
	CM	US-7,050,996	05-23-2006	Holm-Blagg et al.	
	CN	US-7,076,465	07-11-2006	Holm-Blagg et al.	

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
	CO	WO	01-57709	08-01-2001	Vernaglia		<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T <sup>2</sup>
	CP	"Modular ATM Gives Boost to Diebold", Akron Beacon Journal, July 12, 1997			<input type="checkbox"/>
	CQ	Air Miles Reward Program; "Terms and conditions of the Air Miles Reward Program"; May 1998			<input type="checkbox"/>
	CR	"Virginia Bank Aims to Gain Accounts through Pact with Debit Card Issuer", American Banker v164 n93 p7, May 17, 1999			<input type="checkbox"/>
	CS	SVALDI, ALDO "Debitlike card assists access to child-support aid. " Denver, CO: Feburary 11, 2003, pg C.01 (3pages)			<input type="checkbox"/>

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	CT	Western Union- First Data Corp. "Trans\$Pay...soon to be the Western Union Pay Card", no date, 1 page.	<input type="checkbox"/>
	CU	Western Union- First Data Corp. "FDX-400 Remote Payroll Distribution	<input type="checkbox"/>
	CV	White, Ron "How Computers Work", 3rd Edition, Que Corporation, 9/1998.	<input type="checkbox"/>
	CW	U.S. Patent Application No. 09/298,417 (Attorney Docket No. 020375-022000US), Office Action dated March 27, 2002, 7 pages	<input type="checkbox"/>
	CX	U.S. Patent Application No. 09/298,417 (Attorney Docket No. 020375-022000US), Office Action dated December 27, 2002, 8 pages	<input type="checkbox"/>
	CY	U.S. Patent Application No. 09/298,417 (Attorney Docket No. 020375-022000US), Office Action dated June 9, 2003, 8 pages	<input type="checkbox"/>
	CZ	U.S. Patent Application No. 09/298,417 (Attorney Docket No. 020375-022000US), Office Action dated November 5, 2003, 7 pages	<input type="checkbox"/>
	DA	U.S. Patent Application No. 09/298,417 (Attorney Docket No. 020375-022000US), Notice of Appeal dated June 27, 2003, 4 pages	<input type="checkbox"/>
	DB	U.S. Patent Application No. 09/298,417 (Attorney Docket No. 020375-022000US), Appeal Brief dated July 1, 2003, 19 pages	<input type="checkbox"/>
	DC	U.S. Patent Application No. 09/298,417 (Attorney Docket No. 020375-022000US), Office Action dated November 5, 2003, 7 pages	<input type="checkbox"/>
	DD	U.S. Patent Application No. 09/298,417 (Attorney Docket No. 020375-022000US), Appeal Brief dated February 5, 2004, 16 pages	<input type="checkbox"/>
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	DE	U.S. Patent Application No. 09/298,505 (Attorney Docket No. 020375-022100US), Final Office Action dated 10-19-2004, 5 pages	<input type="checkbox"/>
	DF	U.S. Patent Application No. 09/298,505 (Attorney Docket No. 020375-022100US), Final Office Action dated 1-23-2002, 11 pages	<input type="checkbox"/>
	DG	U.S. Patent Application No. 09/298,505 (Attorney Docket No. 020375-022100US), Office Action dated 5-22-2001, 7 pages	<input type="checkbox"/>
	DH	U.S. Patent Application No. 11/187,605 (Attorney Docket No. 020375-022110), Advisory Action dated 10-18-2007, 3 pages	<input type="checkbox"/>
	DI	U.S. Patent Application No. 11/187,605 (Attorney Docket No. 020375-022110), Final Office Action dated 8-02-2007, 16 pages	<input type="checkbox"/>
	DJ	U.S. Patent Application No. 11/187,605 (Attorney Docket No. 020375-022110), Office Action dated 3-13-2007, 15 pages	<input type="checkbox"/>
	DK	U.S. Patent Application No. 11/187,605 (Attorney Docket No. 020375-022110), Final Office Action dated 11-30-2006, 8 pages	<input type="checkbox"/>
	DL	U.S. Patent Application No. 11/187,605 (Attorney Docket No. 020375-022110), Office Action dated 6-16-2006, 5 pages	<input type="checkbox"/>
	DM	U.S. Patent Application No. 10/371,852 (Attorney Docket No. 020375-022040US), Office Action dated 8-10-2007, 7 pages	<input type="checkbox"/>
	DN	U.S. Patent Application No. 10/319,422 (Attorney Docket No. 020375-022050US), Advisory Action dated 11-30-2007, 3 pages	<input type="checkbox"/>
	DO	U.S. Patent Application No. 10/319,422 (Attorney Docket No. 020375-022050US), Final Office Action dated 8-22-2007, 11 pages	<input type="checkbox"/>
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	DP	U.S. Patent Application No. 10/319,422 (Attorney Docket No. 020375-022050US, Office Action dated 3-08-2007, 11 pages	<input type="checkbox"/>
	DQ	U.S. Patent Application No. 10/373,637 (Attorney Docket No. 020375-022060US, Office Action dated 8-15-2007, 23 pages	<input type="checkbox"/>
	DR	U.S. Patent Application No. 11/191,444 (Attorney Docket No. 020375-022070US, Office Action dated 10-18-2007, 6 pages	<input type="checkbox"/>
	DS	U.S. Patent Application No. 11/191,444 (Attorney Docket No. 020375-022070US, Office Action dated 12-28-2006, 8 pages	<input type="checkbox"/>
	DT	U.S. Patent Application No. 09/298,521 (Attorney Docket No. 020375-022200US), Ex Parte Quayle Action dated 7-25-2007, 7 pages	<input type="checkbox"/>
	DU	U.S. Patent Application No. 09/298,521 (Attorney Docket No. 020375-022200US), Office Action dated 6-05-2007, 6 pages	<input type="checkbox"/>
	DV	U.S. Patent Application No. 09/298,521 (Attorney Docket No. 020375-022200US), Appeal Brief dated 02-03-2004, 25 pages	<input type="checkbox"/>
	DW	U.S. Patent Application No. 09/298,521 (Attorney Docket No. 020375-022200US), Office Action dated 11-03-2003, 9 pages	<input type="checkbox"/>
	DX	U.S. Patent Application No. 09/298,521 (Attorney Docket No. 020375-022200US), Appeal Brief dated 6-25-2003, 10 pages	<input type="checkbox"/>
	DY	U.S. Patent Application No. 09/298,521 (Attorney Docket No. 020375-022200US), Appeal Brief dated 8-15-2002, 23 pages	<input type="checkbox"/>
	DZ	U.S. Patent Application No. 09/298,521 (Attorney Docket No. 020375-022200US), Final Office Action dated 7-26-2002, 7 pages	<input type="checkbox"/>
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	EB	U.S. Patent Application No. 09/298,521 (Attorney Docket No. 020375-022200US), Office Action dated 5-30-2001, 7 pages	<input type="checkbox"/>
	EC	U.S. Patent Application No. 10/205,482 (Attorney Docket No. 020375-022300US), Office Action dated 7-06-2007, 13 pages	<input type="checkbox"/>
	ED	U.S. Patent Application No. 10/172,378 (Attorney Docket No. 020375-022400US), Final Office Action dated 11-09-2007, 11 pages	<input type="checkbox"/>
	EE	U.S. Patent Application No. 10/172,378 (Attorney Docket No. 020375-022400US), Office Action dated 6-13-2007, 11 pages	<input type="checkbox"/>
	EF	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Examiner's Answer to Appeal Brief dated 8-10-2007, 18 pages	<input type="checkbox"/>
	EG	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Appeal Brief dated 1-02-2007, 24 pages	<input type="checkbox"/>
	EH	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Appeal Brief on 11-15-2006, 24 pages	<input type="checkbox"/>
	EI	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Office Action dated 8-15-2006, 14 pages	<input type="checkbox"/>
	EJ	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Appeal Brief on 11-29-2005, 22 pages	<input type="checkbox"/>
	EK	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Appeal Brief dated 8-19-2005, 20 pages	<input type="checkbox"/>
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	EM	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Advisory Action dated 11-30-2004, 2 pages	<input type="checkbox"/>
	EN	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Final Office Action dated 9-08-2004, 18 pages	<input type="checkbox"/>
	EO	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Office Action dated 3-25-2004, 14 pages	<input type="checkbox"/>
	EP	U.S. Patent Application No. 10/672,596 (Attorney Docket No. 020375-040700US), Office Action dated 7-05-2007, 8 pages	<input type="checkbox"/>

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